

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael A. Clement  
 Debtor

Case No. 16-17048-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: SaraR  
 Form ID: 210U

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Nov 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2017.

db +Michael A. Clement, 512 Marshall Drive, Shillington, PA 19607-2825  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 cr +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011  
 cr +First Guaranty Mortgage Corporation, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200,  
 P.O. Box 17933, San Diego, CA 92177-7921  
 13803071 Berks EIT Bureau, PO Box 6367, Wyomissing, PA 19610-0367  
 13803073 +Convergent Healthcare, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229  
 13803074 +Fay Servicing LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357  
 13868342 +First Guaranty Mortgage Corporation, Fay Servicing, LLC, 939 W. North Avenue, Suite 680,  
 Chicago, IL 60642-1231  
 13808121 +First Guaranty Mortgage Corporation, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200,  
 P.O. Box 17933, San Diego, CA 92177-7921  
 13803075 +First Premier Bank, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145  
 13803077 +NLT Recovery Agency, 2491 Payton Street, Harrisburg, PA 17111-1036  
 13803078 +Pennsylvania Dept of Revenue, 2 Revenue Place, Harrisburg, PA 17129-0002  
 13803079 Roundpoint, PO Box 19409, Charlotte, NC 28219-9409  
 13803082 +T. Mobile, c/o Convergent Outsourcing, P.O. Box 9004, Renton, WA 98057-9004  
 13803083 #+Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Nov 30 2017 01:36:12 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 30 2017 01:35:51  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 30 2017 01:36:18 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsed@recoverycorp.com Nov 30 2017 01:33:14 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13808344 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 30 2017 01:40:18  
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 13888694 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 30 2017 01:40:38  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13803070 +E-mail/Text: banko@berkscredit.com Nov 30 2017 01:35:40 Berks Credit & Collections,  
 900 Corporate Drive, Reading, PA 19605-3340  
 13803069 +E-mail/Text: banko@berkscredit.com Nov 30 2017 01:35:40 Berks Credit & Collections,  
 900 Corporate Drive, Reading, PA 19605-3340  
 13803072 +E-mail/Text: bankruptcy@sw-credit.com Nov 30 2017 01:36:08 Comcast,  
 c/o SW Credit Systems L.P., 4120 International Pkwy, Suite 100, Carrollton, TX 75007-1957  
 13803076 E-mail/Text: cio.bncmail@irs.gov Nov 30 2017 01:35:38 Department of the Treasury - IRS,  
 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13849430 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 30 2017 01:36:14 Premier Bankcard, LLC,  
 c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999  
 13803081 +E-mail/PDF: gecsed@recoverycorp.com Nov 30 2017 01:32:42 SYNCE/Walmart, P.O. Box 965024,  
 Orlando, FL 32896-5024  
 13803080 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 30 2017 01:36:44 Sprint,  
 c/o Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268  
 13803491 E-mail/PDF: gecsed@recoverycorp.com Nov 30 2017 01:33:14 Synchrony Bank,  
 c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Fay Servicing, LLC, 3000 Kellway Dr, Ste 150, Carrollton, TX 75006-3357  
 13862931\* Internal Revenue Service, PO Box 37007, Hartford, CT 06176-7007

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-4

User: SaraR  
Form ID: 210U

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor First Guaranty Mortgage Corporation  
bkgroup@kmlawgroup.com  
FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Michael A. Clement NO1JTB@juno.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Michael A. Clement

Case No: 16-17048-ref

Debtor(s)

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***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 11/29/17

For The Court

Timothy B. McGrath  
Clerk of Court